

81/04/19 09:28:01 888-294-5658

7877148236 Merrill Lynch

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2018

Online at: www.merrill.com

HELVA CRUZ YBARRA
 LEB SAABARA
 102 CAMINO DEL MONTE
 OLINDA PR 00730-9475

Account Number: 05882

[Redacted]

[Redacted]

2365

Year to Date	Year to Date
424.63	5,530.17
438.67	6,612.24
Securities You Transferred In/Out	
Merrill Gains/Losses	15,296.55
	(12,417.04)

24-Hour Assistance: (800) MERRILL
 Access Code: 05962
Total Value: \$88,074.14

Your Financial Advisor:
 JAVIER ESTREMEIRA
 #15 SECOND STREET, SUITE 210
 GUMMARD PK, D0508
 jave.estr@merill.com
 1.800.523.0563

Merrill Lynch
 Bank of America Corporation

December 01, 2018 - December 31, 2018

ASSETS	December 31	November 30
Cash/Money Accounts	-	-
Fixed Income	-	-
Equities	22,103.45	22,242.43
Money Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	22,103.45	22,242.43
TOTAL ASSETS	\$22,103.45	\$22,242.43

LIABILITIES	December 31	November 30
Debit Balance	(74.04)	-
Short Margin Value	(74.04)	-
TOTAL LIABILITIES	(74.04)	-
NET PORTFOLIO VALUE	\$22,029.41	\$22,242.43
Assets Not Held/Valued by ML PRS R	595,044.73	571,202.30
TOTAL VALUE	\$88,074.14	\$88,074.14

(Please see Assets Not Held/Valued by ML PRS section for an important disclosure.)

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 to enroll in online delivery.

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HELMA 2365

Account Number: 6982

24-Hour Assistance: (800) MERRILL

Access Code: 6982

[Redacted] 2365

[Redacted]

December 31, 2018 - December 31, 2018

[Redacted]

CASH FLOW

This Statement

Year to Date

Opening Cash/Money Accounts**CREDITS**

Funds Reinvested

Electronic Transfers

Other Credits

Subtotal

373.67

373.67

4,857.71

4,857.71

DEBITS

Electronic Transfers

Margin Interest Charged

Other Debits

Visa Purchases

ATM/Cash Advances

Checks Write-VBilt Payment

Advisory and other fees

Subtotal

(373.67)

(373.67)

(5,471.04)

(5,471.04)

(16.20)

(16.20)

(125.00)

(125.00)

(6,872.24)

(6,872.24)

(\$1,754.53)

(\$1,754.53)

OTHER TRANSACTIONS

Dividends/Interest Income

Security Purchases/Debits

Security Sales/Credits

Closing Cash/Money Accounts

50.96

50.96

1,630.46

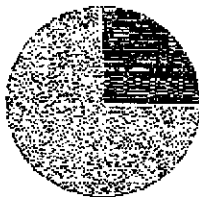
1,630.46

(\$314.00)

(\$314.00)

ASSET ALLOCATION*

* Estimated Allocated Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



Allocation

74.92%

25.08%

100%

Having an asset allocation that reflects your profile and goals is key to achieving the right outcome. Consult with your advisor to determine an appropriate allocation across all your holdings.

DOCUMENT PREFERENCES THIS PERIOD

Document	My	Online Delivery
Statements	X	
Performance Reports	X	
Trade Confirm	X	
Shareholders Communication	X	
Prospectus	X	
Service Notices	X	
Tax Statements	X	

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HELVIA [Redacted]

Account Number [Redacted] 6982

ACCOUNT INVESTMENT OBJECTIVE

[Redacted]

December 01, 2018 - December 31, 2018

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have charges to your investment objective, please contact your Financial Advisor(s).

YOUR CMA ASSETS

MUTUAL FUNDS/CLOSED END FUNDS/UNIT

Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (%)	Estimated Annual Current Income Yield
-------------	----------	------------------	------------------------	------------------------	------------------------	-------------------------	----------------------------------	---------------------------------------

PIERCE RND FVS T FFD 6,948 \$9,002.26 1.9400 13,481.08 4,478.82 59,002 (45.521)

SYMBOL N/A Initial Purchase: 07/27/11

Fixed Income 100%

PIERCE RND FVS T FFD 6,948 \$9,002.26 1.9400 13,481.08 4,478.82 59,002 (45.521)

SYMBOL N/A Initial Purchase: 07/27/11

Fixed Income 100%

Selected Fixed Income

118,002.81

22,103.45

(95,899.36)

(95.899)

LONG PORTFOLIO

Adjusted Total Cost Basis

Estimated Market Value

Unrealized Gain/(Loss)

Accrued Interest

Estimated Annual Income

Current Yield %

TOTAL

118,002.81

22,103.45

(95,899.36)

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timing captures short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

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Bank of America Corporation

2335 [Redacted]

Account Number: [Redacted]

[Redacted]

24-Hour Assistance: (800) MERRILL
Access Code: [Redacted] 5982**YOUR CMA ASSETS**

December 31, 2018

Sales Charge Discounts or Waivers: Many funds offer various sales charge discounts or waivers depending on the terms of the prospectus and/or statement of additional information. You should consult a fund's prospectus and/or statement of additional information to determine whether you may qualify for a discount or waiver. Notify your Financial Advisor. Financial Solutions Advisor or Investment Center representative if you believe you qualify for any of these or any other discounts or waivers. Please contact your Financial Advisor, Financial Solutions Advisor or Investment Center representative for further information on available sales charge discounts and waivers.

ASSETS NOT HELD/VALUED BY MLPF&S

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally difficult, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safeguard, monitor or value these investments and the investments are not registered in the name of your fund by MLPF&S or its nominee. MLPF&S makes no representation as to the accuracy of the values provided, and the investments are not covered by SIPC.

YOUR INSURANCE CONTRACTS

Life Insurance / Annuities	Contract Value	Estimated Annual Payments
AAA ACCUMULATOR PLUS 07		
POLICY NUMBER: [Redacted] 410		
CONTRACT VALUE AS OF 12/28/18		
	66,044	
TOTAL	66,044	

This Insurance Contracts Summary is provided to you as a courtesy and is reported to you based upon information supplied by the issuing insurance company. The actual accounting of your life insurance or annuity contract values will be provided by the issuing insurance company in a separate statement. If the life insurance or annuity product is variable, the investments underlying the contract values are held in the insurance company's separate account, which is registered with the SEC under the Investment Company Act of 1940. If the insurance product is fixed or you have elected a fixed interest sub-account, these guarantees are provided by the issuing insurance company and are backed by its claims-paying ability. Insurance products and any underlying variable product investment contracts are not held in your Merrill Lynch CMA Account, and are not covered by SIPC protection. Any questions concerning your contract should be directed to the issuing insurance company. Insurance and annuity contract guarantees and benefits are not locked by Merrill Lynch, or any of its affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Insurance and Annuity Products: ARE NOT FDIC INSURED - ARE NOT BANK GUARANTEED - MAY LOSE VALUE - ARE NOT A BANK DEPOSIT - ARE NOT A CONDITION TO ANY BANKING SERVICE OR ACTIVITY - ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

[Redacted] 2365 [Redacted]

Account Number [Redacted] 6882

ASSETS NOT HELD/VALUED BY MLPF&S

[Redacted]

December 01, 2018 - December 31, 2013

TOTAL ASSETS NOT HELD/VALUED BY MLPF&S

\$68,044.73

The amount shown for Assets Not Held/Valued by MLPF&S is for informational purposes only, may vary from values (if any) provided by the issuer or others, and may change. These investments are generally illiquid, not listed on any securities exchange or NASDAQ market, and investors may not be able to sell them or realize amounts shown upon a sale or liquidation. Except for individual retirement accounts, MLPF&S does not hold or act as custodian of and has no responsibility to safeguard, monitor or value these investments and the investments are not registered in the name of nor held by MLPF&S or its nominees. MLPF&S makes no representation as to the accuracy of the values provided, and the investments are not covered by SIPC.

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Description	Transaction Type	Quantity	Income	Year To Date
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Transferable Income

.05

Transferable Dividends

12/10 PUERTO RICO M/S T F FD Foreign Dividend

34.75

-O LING 0249 04:20 PAY DATE 12/10/2018

12/10 PUERTO RICO FDD M/C FD Foreign Dividend

18.21

-O LING 0483 00:00 PAY DATE 12/10/2018

Subtotal (Transferable Dividends)

52.96

1,672.21

Transferable Dividends

Subtotal (Transferable Dividends)

52.96

1,672.21

NET TOTAL

52.96

1,680.48

CASH/OTHER TRANSACTIONS

Electronic Transfers

12/18 BANCO POPULAR Withdrawal

373.67


373.67

373.67

Subtotal (Electronic Transfers)

373.67

373.67


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HELMA 1G 12335

Account Number: [Redacted] 6982

[Redacted]

YOUR CMA TRANSACTIONS

24-Hour Assistance: (800) MERRILL
[Redacted] Access Code: [Redacted] 6982
Last sent on 01, 2018 - December 31, 2018

CASH/OTHER TRANSACTIONS (continued)

Date	Description	Transaction Type	Quantity	Debit	Credit
12/18	TR FROM [Redacted] 6982 [Redacted]	Transfer / Adjustment			371.67
	Subtotal (Other Debits/Credits)				371.67
	NET TOTAL				

ADVISORY AND OTHER FEES

Date	Fee Type	Quantity	Description	Debit	Credit
12/11	Annual Service Fee		CMA ANNUAL FEE	50.96	
12/19	Annual Service Fee		CMA ANNUAL FEE	74.04	
	NET TOTAL			125.00	

Customer Service

Please prompt report any inaccuracy, discrepancy, and/or concern by calling Wealth Management Client Support at (800) MERRILL or in ten (10) business days after delivery of or communication of the account statement. You should reconfirm any oral communications in writing to protect your rights.

About Us

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S or ML), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

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Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution. Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold.

This statement serves as a confirmation of certain transactions during the period permitted to be repeated periodically. Additional information, including the time of execution for any trade, is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. Your free credit balance is the amount of funds payable upon your demand. You have the right to receive in the normal course of business, any free credit balance and a fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

For clients enrolled in a sweep program, the balance in any bank deposit account or shares of any money market mutual fund in which you have a beneficial interest, can be withdrawn or liquidated on your order and the proceeds returned to your securities account or committed to you.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the consult or rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouses, if any where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program (to obtain a brochure or more information about the program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800) 239-9999 or access the FINRA website

at www.finra.org. We receive a fee from S&P banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$100 per annum for each account that sweeps balances to the banks under the RASP and ML bank deposit programs. We also receive a fee from Bank of America, N.A. based on the average daily preferred Deposit and Preferred Deposit for Business balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

This statement is for a margin account. It is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Coverage for your Account

The Securities Investor Protection Corporation (SIPC) and our excess SIPC insurance policy do not cover commodities futures contracts, listed annuity contracts, hedge funds, private equity funds, commodity tools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at Bank of America, N.A. or Bank of America California, N.A. (Merrill Lynch affiliated banks) or other depository institutions. Those bank deposits are protected by the FDIC up to applicable limits. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FOR INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202) 371-8300.

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Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources as to certain values from affiliated sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more which often reflect more favorable pricing than transactions of smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for better than their traded securities may be

Values on your statement generally are based on estimates obtained from various sources as to certain values from affiliated sources.

Investments such as direct participation program securities, e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange, and alternative investments, e.g., commodity pools, private equity funds, private debt funds, and hedge funds, are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and only for certain alternative investments, the values shown on this statement for an investment in those securities has been provided by the management, administrator or sponsor of each program or a third-party vendor. In each case without independent verification by MLPF&S. The values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or realized data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and your Consolidated Tax Reporting Statement (Form 1095).

Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Please review policies and annuity contracts for general information. Your MLPF&S account, if we, as custodian or trustee, hold an annuity contract that is a security, SIPC and excess-SIPC coverage apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Market-Linked Investments (MLI)

MLIs are debt securities or Certificates of Deposit linked to an underlying reference asset. They are reflected on your statement by their underlying reference asset - equities (e.g., stocks, ETFs, equity indices), alternative investments (e.g., commodities, currencies, or fixed income (e.g., interest rates). This classification method illustrates your asset allocation.

Symbols and Abbreviations

■	Interest reported to the IRS
■	Gross Proceeds reported to the IRS
■	Dividends reported to the IRS
■	Transactions reported to the IRS
■	Options Clearing Corporation
■	Transaction you requested same day payment. Prior day's dividend related to offset cost of advancing payment on your behalf
■	Price, value and/or cost data not available
■	Non-Cataloged
■	Non-negotiable securities
■	Securities registered in your name
■	Non-negotiable securities registered in the name of the custodian
■	Indicates that BofA Merrill Lynch Research has upgraded (U) or downgraded (D) its fundamental equity opinion on a security.